

Fill in this information to identify the case:

Debtor 1 RICHARD LEE TESTUT

Debtor 2 ANNETTE JEAN CROWE
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 15-70579JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: COMMUNITY LOAN SERVICING LLC Court claim no. (if known): 11

Last 4 digits of any number you use to identify the debtor's account 1 7 1 1

Property Address: 1059 GEMMELL RD
HOMER CITY PA 15748

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>23,961.08</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>23,961.08</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>23,961.08</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,563.91

The next postpetition payment is due on

1 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 RICHARD LEE TESTUT
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 01/07/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RICHARD LEE TESTUT**
Name

Case number (if known) **15-70579JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
03/28/2017	1033276	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	977.29
05/25/2017	1039915	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	761.62
06/27/2017	1043260	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	588.83
07/25/2017	1046615	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	383.25
08/25/2017	1049927	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	264.01
09/26/2017	1053263	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	791.74
11/21/2017	1059977	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	90.95
12/21/2017	1063195	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,043.01
01/25/2018	1066600	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	764.47
02/23/2018	1069834	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,050.70
03/28/2018	1072997	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	78.97
04/24/2018	1076227	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,053.24
05/25/2018	1079447	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	391.41
06/22/2018	1082702	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	391.34
07/26/2018	1085801	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,428.95
08/28/2018	1089073	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	766.74
09/25/2018	1092280	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	391.10
10/29/2018	1095434	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	751.68
12/21/2018	1101793	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	376.82
01/25/2019	1104918	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,780.62
02/25/2019	1108193	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	376.03
03/25/2019	1111437	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	749.10
04/26/2019	1114717	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	748.95
05/24/2019	1118091	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	405.30
06/25/2019	1121442	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,063.13
07/29/2019	1124926	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	796.04
08/27/2019	1128356	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	207.27
05/26/2020	1159208	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	2,899.51
06/26/2020	1162581	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	2,589.01
				<u>23,961.08</u>

MORTGAGE REGULAR PAYMENT (Part 3)

11/24/2015	0967369	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	3,566.80
12/22/2015	0971479	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,664.43
01/26/2016	0975464	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,853.28
02/24/2016	0979476	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,642.52
03/28/2016	0983412	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	2,065.69
04/22/2016	0987736	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,700.89
05/24/2016	0991661	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,686.78
06/27/2016	1000386	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	990.86
07/26/2016	1004384	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	2,233.81
08/26/2016	1008350	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	2,448.15
09/27/2016	1012382	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	2,258.65
10/26/2016	1016305	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,982.85
11/21/2016	1019725	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	1,463.94
12/21/2016	1022979	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	2,517.83
01/27/2017	1026361	BANK OF AMERICA**	AMOUNTS DISBURSED TO CREDITOR	2,729.79
02/24/2017	1029904	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,768.04
03/28/2017	1033276	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,987.49
04/21/2017	1036665	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,266.26
05/25/2017	1039915	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	2,189.92
06/27/2017	1043260	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
07/25/2017	1046615	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
08/25/2017	1049927	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
09/26/2017	1053263	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
10/25/2017	1056640	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,268.08
11/21/2017	1059977	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	2,188.10
12/21/2017	1063195	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
01/25/2018	1066600	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
02/23/2018	1069834	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
03/28/2018	1072997	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
04/24/2018	1076227	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
05/25/2018	1079447	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09

Debtor 1 **RICHARD LEE TESTUT**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE REGULAR PAYMENT (Part 3) Continued...				
06/22/2018	1082702	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
07/26/2018	1085801	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
08/28/2018	1089073	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
09/25/2018	1092280	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
10/29/2018	1095434	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
11/27/2018	1098700	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
12/21/2018	1101793	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
01/25/2019	1104918	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
02/25/2019	1108193	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
03/25/2019	1111437	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
04/26/2019	1114717	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
05/24/2019	1118091	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
06/25/2019	1121442	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
07/29/2019	1124926	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
08/27/2019	1128356	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
09/24/2019	1131798	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,537.69
10/24/2019	1135034	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,619.37
11/25/2019	1138492	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,328.23
12/23/2019	1141937	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,286.47
01/28/2020	1145294	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,947.06
02/25/2020	1148806	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	2,077.48
03/23/2020	1152354	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,915.52
04/27/2020	1155812	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,571.40
05/26/2020	1159208	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	2,269.59
06/26/2020	1162581	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	1,728.09
12/21/2020	1181501	COMMUNITY LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	2,160.13
				<u>104,117.44</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RICHARD LEE TESTUT
ANNETTE JEAN CROWE
1059 GEMMELL ROAD
HOMER CITY, PA 15748

DANIEL J BOGER ESQ
HAROLD SHEPLEY & ASSOC LLC
209 W PATRIOT ST
SOMERSET, PA 15501

COMMUNITY LOAN SERVICING LLC
ATTN CASHIERING DEPT
4425 PONCE DE LEON BLVD 5TH FL
CORAL GABLES, FL 33146

ALDRIDGE PITE LLP
4375 JUTLAND DR STE 200
PO BOX 17933
SAN DIEGO, CA 92177-0933

1/7/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee